

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John M. Julian  
Debtor

Case No. 21-00583-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 05, 2021

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:**

Recip ID	Recipient Name and Address
db	+ John M. Julian, 60 Kimberly Road, PO Box 703, Delaware Water Gap, PA 18327-0703
cr	+ U.S. Bank Trust National Association, not in its in, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5397467	Bank of America, Attn: Bankruptcy Dep't, 475 Cross Point Pkwy, PO Box 9000, Getzville, NY 14068-9000
5397468	+ Blue Ridge Communications, 613 3rd St, Palmerton, PA 18071-1520
5397469	Capital One, NA, Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
5397470	+ Cybercollect, 2 Easton Oval Suite 310, Columbus, OH 43219-6193
5397471	+ Delaware Water Gap Municipal, PO Box 128, Delaware Water Gap, PA 18327-0128
5397474	+ FIA Card Services, PO Box 15019, Wilmington, DE 19850-5019
5399672	+ Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 420 Lexington Avenue, Suite 840 New York, NY 10170-0840
5397475	+ Five Lakes Agency, Inc., JPMorgan Chase Bank, NA, PO Box 80730, Rochester, MI 48308-0730
5397476	+ GE Capital Retail Bank, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
5397478	+ HSBC-Boscovs, Millenium Financial Group, LLC, 3000 United Founders Blvd., Suite 219, Oklahoma City, OK 73112-3904
5404256	+ HSBCBOSCOVS CO MILLENNIUM FINANCIAL GROUP LLC, 3000 UNITED FOUNDERS BLVD, STE 248, OKLAHOMA CITY, OK 73112-4278
5397484	+ McCabe, Weisberg & Conway, P.C., 123 S Broad Street, Suite 1400, Philadelphia, PA 19109-1060
5397485	+ MetEd-First Energy, 101 Crawford's Corner Rd, Bldg 1, Suite 1-51, Holmdel, NJ 07733-1976
5397486	+ Millennium Financial Group, 3000 United Founders Blvd, Suite 219, Oklahoma City, OK 73112-3904
5397489	+ PennyWise, 219 Shine Hill Road, Henryville, PA 18332-7794
5397492	+ Sear's/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
5398396	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5402878	U.S. Bank Trust National Association, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5397466	+ Email/Text: g17768@att.com	May 05 2021 18:48:00	AT&T Bankruptcy, 4331 Communications Dr, Flr 4W, Dallas, TX 75211-1300
5397472	+ Email/Text: mrdiscen@discover.com	May 05 2021 18:48:00	Discover Financial Servies LLC, PO Box 15316, Wilmington, DE 19850-5316
5397473	+ Email/Text: bankruptcy@sccompanies.com	May 05 2021 18:48:00	Dr Leonards, PO Box 2845, Monroe WI 53566-8045
5397477	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 05 2021 19:22:50	Home Depot/CBNA, PO Box 6497, Sioux Falls SD 57117-6497
5397479	Email/Text: sbse.cio.bnc.mail@irs.gov	May 05 2021 18:48:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
5397480	Email/Text: JCAP_BNC_Notices@jcap.com	May 05 2021 18:48:00	Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302
5397481	Email/PDF: ais.chase.ebn@americaninfosource.com	May 05 2021 19:22:48	JPMorgan Chase Bank, NA, 700 Kansas Lane, Mail Code LA4-3120, Monroe, LA 71203
5397482	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 05 2021 18:49:00	LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way,

			Oklahoma City, OK 73134-2500
5403495	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 19:22:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5397483	+ Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 19:22:29	LVNV Funding, LLC, PO Box 10497, Greenville SC 29603-0497
5397487	Email/Text: jbenner@nepafcu.org	May 05 2021 18:48:00	NE PA Community FCU, 934 N 9th Street, Stroudsburg, PA 18360-1208
5397490	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 05 2021 19:23:10	Portfolio Recovery Associates, PO Box 12914, Norfolk VA 23541
5397488	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 05 2021 18:48:00	Pennsylvania Dep't of Revenue, PO Box 280946, Attn: Bankruptcy Division, Harrisburg PA 17128-0946
5397491	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 19:22:50	Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
5397493	+ Email/PDF: gecsedl@recoverycorp.com	May 05 2021 19:23:09	SYNCB/Lowes, PO Box 965005, Orlando FL 32896-5005
TOTAL: 15			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 420 Lexington Avenue, Suite 840, New York, NY 10170-0840
5399673	*+	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 420 Lexington Avenue, Suite 840, New York, NY 10170-0840

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Daniel Philip Jones	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
J. Zac Christman	on behalf of Debtor 1 John M. Julian zac@fisherchristman.com office@fisherchristman.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	

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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master  
Participation Trust bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5



Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
04/2021	03/2022	\$ 1,750	N/A	\$ 1,750	\$ 21,000
04/2022	03/2023	\$ 3,000	N/A	\$ 3,000	\$ 36,000
04/2023	02/2026	\$ 5,600	N/A	\$ 5,600	\$ 196,000
03/2026	03/2026	\$ 6,400	N/A	\$ 6,400	\$ 6,400
				Total Payments:	\$ 259,400

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

( X ) Debtor is over median income. Debtor estimates that a minimum of \$ 0 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

X  No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

X  None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
LSF9 Master Participation Trust/Caliber Home Loans (Claim No. 8)	Debtor's residence at 60 Kimberly Road, Delaware Water Gap, Monroe County, PA	7698

**C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. Check one.**

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
LSF9 Master Participation Trust/Caliber Home Loans (Claim No. 8)	Debtor's residence	\$209,189.14	\$ 0	\$209,189.14
Delaware Water Gap Municipal Authority	Debtor's residence	\$ 841.20	\$ 0	\$ 841.20

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

X None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

X None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$2,000 already paid by the Debtor, the amount of \$2,500 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

X None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Pennsylvania Dep't of Revenue	\$ 3,783.20
US Internal Revenue Service	\$ 19,156.07

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

X  None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.**

X  None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

X  None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.  
 X  entry of discharge.  
    closing of case:

**7. DISCHARGE: (Check one)**

- (X) The debtor will seek a discharge pursuant to § 1328(a).  
( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).



## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 2,500	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ 22,939.27	
Level 5	Secured claims, pro rata	\$ 210,030.34	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 500.66	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 235,970
	Trustee Commission (Estimated at 9%)	\$ 23,430	
	Total		\$ 259,400

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.*

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for a joint debtor, as there is none.

Dated: March 15, 2021

/s/ J. Zac Christman  
J. Zac Christman, Esquire, Attorney for Debtor

/s/ John M. Julian  
**JOHN M. JULIAN**, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.